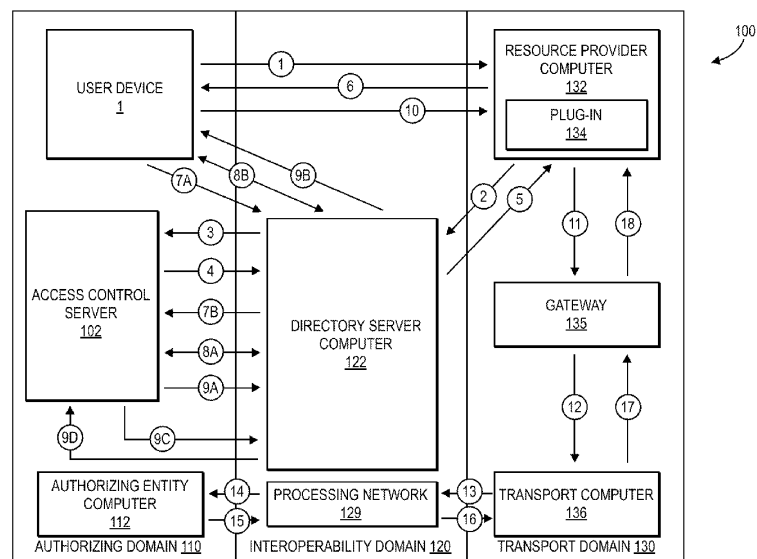




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(54) **Title:** EFFICIENT AND SECURE AUTHENTICATION SYSTEM AND METHOD



**FIG. 1**

(57) **Abstract:** A method is disclosed. The method includes transmitting interaction history information comprising at least a plurality of addresses to a server computer, receiving a challenge summary from the server computer, the challenge summary associates each address of the plurality of addresses to a challenge rate from a range of challenge rates, and determining a challenge rate threshold based on the challenge summary. The method also includes interacting with a user utilizing at least an address, determining if the challenge rate associated with the address exceeds the challenge rate threshold, performing an authentication of the user if the challenge rate associated with the address does not exceed the challenge rate threshold; and initiating an authorization process of the interaction with the user.

[Continued on next page]

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